

Fill in this information to identify the case:

Debtor 1 Christian W Malone

Debtor 2 _____
Debtor 3 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)

Case number 20-11511

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, NA Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 6 2 8 2 Date of payment change: 06 / 01 / 2020
Must be at least 21 days after date of this notice

New total payment: \$ 1,314.53
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ 631.36 New escrow payment: \$ 612.31

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

By: /s/ Christine Kinderdine Date 04 / 20 / 2020
Signature

Print: Christine Kinderdine Title Default Support Specialist
First Name Middle Name Last Name

Company PNC Bank, NA

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pnc.com

Document Page 3 of 6



P.O. Box 1820
Dayton, Ohio 45401-1820
Website: pnc.com/homehq
Customer Service 1-800-822-5626

**ESCROW ACCOUNT
DISCLOSURE STATEMENT**

LOAN NUMBER: [REDACTED]
DATE: April 09, 2020

PROPERTY ADDRESS:
66 N ELMWOOD AVE
GLENOLDEN, PA 19036

CHRISTIAN MALONE
66 N ELMWOOD AVE
GLENOLDEN PA 19036-1927

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	702.22
Escrow	631.36
Prorated Escrow Shortage	11.39
Total Payment	1,344.97

NEW PAYMENT INFORMATION

Principal & Interest	702.22
Escrow	584.47
Prorated Escrow Shortage	27.84
Total Payment	1,314.53
New Payment Effective Date	06/01/20

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance. This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HAZARD INS	\$2,372.00			BEGINNING BALANCE		4,292.02	4,626.10
TAXES	\$2,838.57	June	584.47	HAZARD INS	2,372.00	2,504.49	2,838.57
COUNTY TAX	\$466.67	July	584.47			3,088.96	3,423.04
CITY TAX	\$1,336.28	August	584.47	SCHOOL TAX	2,730.07	943.36	1,277.44
		August		SCHOOL TAX	108.50	834.86	1,168.94
		September	584.47			1,419.33	1,753.41
		October	584.47			2,003.80	2,337.88
TOTAL DISBURSEMENTS	\$7,013.52	November	584.47			2,588.27	2,922.35
DIVIDED BY 12 MONTHS		December	584.47			3,172.74	3,508.82
MONTHLY ESCROW DEPOSIT	\$584.47	January	584.47			3,757.21	4,091.29
		February	584.47			4,341.68	4,675.76
		March	584.47	COUNTY TAX	451.15	4,475.00	4,809.08
		March		COUNTY TAX	15.52	4,459.48	4,793.56
		March		CITY TAX	1,309.57	3,149.91	3,483.99
		March		CITY TAX	26.71	3,123.20	3,457.28
		April	584.47			3,707.67	4,041.75
ESCROW SHORTAGE	\$334.08						

(Continued on the following page)

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

**INTERNET REPRINT
ESCROW SHORTAGE COUPON**



Account Number: [REDACTED] Shortage Amount: \$334.08

Customer Name: CHRISTIAN MALONE

PNC BANK
PO BOX 6534
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$1,286.89 once you pay the shortage amount. In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]

DATE: April 9, 2020

Your projected escrow balance as of 05/31/20 is \$4,292.02. Your required beginning escrow balance, according to this analysis, should be \$4,626.10. This means you have a shortage of \$334.08. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$1,286.69.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$1,168.94, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			3,467.84
04/20	FHA/RBP	631.36	50.45	4,048.75
05/20	FHA/RBP	631.36	50.45	4,629.66
06/20	FHA/RBP	631.36	50.45	5,210.57
06/20	HAZARD INS		2,372.00	2,838.57
07/20	FHA/RBP	631.36	50.45	3,419.48
08/20	FHA/RBP	631.36	50.45	4,000.39
08/20	SCHOOL TAX		2,730.07	1,270.32
08/20	SCHOOL TAX		108.50	1,161.82 **
09/20	FHA/RBP	631.36	50.45	1,742.73
10/20	FHA/RBP	631.36	50.45	2,323.64
11/20	FHA/RBP	631.36	50.45	2,904.55
12/20	FHA/RBP	631.36	50.45	3,485.46
01/21	FHA/RBP	631.36	50.45	4,066.37
02/21	FHA/RBP	631.36	50.45	4,647.28
03/21	FHA/RBP	631.36	50.45	5,228.19
03/21	COUNTY TAX		451.15	4,777.04
03/21	COUNTY TAX		15.52	4,761.52
03/21	CITY TAX		1,268.26	3,493.26
03/21	CITY TAX		25.29	3,467.97
TOTAL		7,576.32	7,576.19	

Account History

This is a statement of actual escrow account activity from April 2020 through May 2020. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$1,344.97 of which \$702.22 was your Principal and Interest payment and \$631.36 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-5,356.94
04/20		9,068.05 e	*	3,711.11
04/20	FHA/RBP		50.45 *	3,660.66
05/20		631.36 e	*	4,292.02
TOTAL		9,699.41	50.45	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homehq to send us an email, write to us at PNC Bank, Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

Do not cash if you do not
clearly see the words
"ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FUNDING INSTITUTION USE

Loan Number: [REDACTED]
Statement Date: 04/09/20

[REDACTED]

Account Projections
(Continued)

<u>MONTH</u>	<u>PAYMENTS TO ESCROW</u>	<u>DESCRIPTION</u>	<u>PAYMENTS FROM ESCROW</u>	<u>CUR BAL PROJECTION</u>	<u>REQ BAL PROJECTION</u>
May	584.47			4,292.14	4,626.22

* The projected escrow balance at the low point.

** The lowest balance the escrow account should attain during the projected period.

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
(Philadelphia)

IN RE: Christian W Malone	Case No. 20-11511 Judge Eric L. Frank Chapter 13
---------------------------	---

CERTIFICATE OF SERVICE OF
NOTICE OF MORTGAGE PAYMENT CHANGE

I, the undersigned, hereby certify that, on **April 20, 2020**, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: **GEORGE R. TADROSS**
Trustee: **WILLIAM C. MILLER, Esq.**
Office of the United States Trustee

Further, I certify that, on **April 20, 2020**, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Christian W Malone 66 N Elmwood Avenue
Glenolden, PA 19036

By: /s/ Christine Kinderdine
Christine Kinderdine
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
(866) 754-0659